

Apph. No. 09/927,462

Amendment Responsive to Office Action of June 2, 2004

REMARKS/ARGUMENTS

Claims 50-54, 57, 58 and newly added claims 59-90 are pending. Claims 36-49, 55 and 56 have been canceled. Claims 50 and 54 have been amended, and claims 59-90 have been added. No new matter has been added by way of these amendments or new claims. Support for these amendments and new claims can be found at least at p. 4, lines 1-2 and lines 6-10; p. 6, lines 9-10; p. 7, lines 21-22; p. 8, lines 3-11; p. 10, lines 12-19; p. 11, lines 22-23; and claims 9-18 and 20 of the Specification as filed. Applicant gratefully acknowledges that claims 50 and 54 would be allowable if amended to overcome rejections under 35 U.S.C. § 112, second paragraph, for which Applicant respectfully thanks the Examiner. Applicant's responses to the Examiner's rejections of the Office Action dated June 2, 2004 are set forth fully below.

A. Claim Rejections Under 35 U.S.C. § 112, second paragraph.

Claims 50 and 54 have been rejected under 35 U.S.C. § 112, second paragraph. *See* Office Action at ¶¶ 4, 5.

Claim 50 has been rejected because the first instance of the limitation "the second reward" has insufficient antecedent basis. Applicant has amended this claim to recite "a second reward" in the first instance of this limitation in claim 50, and respectfully requests that this rejection for claim 50 and dependent claims 51-53 and 57 be withdrawn based on this amendment.

Claim 54 has been rejected because the first instance of the limitation "the second reward" has insufficient antecedent basis. Applicant has amended this claim to recite "a second reward" in the first instance of this limitation in claim 54. Claim 54 has been further rejected because the claim recites "a second account" but does not previously recite a first account. Applicant has amended claim 54 to recite "a prefunded first account." Applicant respectfully requests that these rejections for claim 54 and dependent claim 58 be withdrawn based on these amendments.

B. Claim Rejections Under 35 U.S.C. § 103.

Previously pending claims 36, 39-41 and 44-47 were rejected as allegedly unpatentable under 35 U.S.C. § 103(a) over Johnson, Jr., U.S. Patent No. 6,078,888, ("Johnson") in view of Walker et. al., U.S. Patent No. 6,128,599 ("Walker"). *See* Office Action at ¶ 7. Claims 37 and

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38 were rejected as allegedly unpatentable under 35 U.S.C. § 103(a) over Johnson, as modified by Walker and further in view of Khan et. al., U.S. Patent No. 6,263,316 ("Khan"). See Office Action at ¶ 8. Claims 42 and 43 were rejected as allegedly unpatentable under 35 U.S.C. § 103(a) over Johnson, as modified by Walker and further in view of Akiyama, U.S. Patent No. 5,745,049 ("Akiyama"). See Office Action at ¶ 9. Claims 48 and 49 were rejected as allegedly unpatentable under 35 U.S.C. § 103(a) over Johnson, as modified by Walker and further in view of Ricci et. al., U.S. Patent No. 6,463,039 ("Ricci"). See Office Action at ¶ 10. Applicant has canceled claims 36-49, as well as claims 55 and 56, and respectfully requests that these rejections be withdrawn as moot.

B. New Claims 59-90.

Applicant respectfully requests that new claims 59-90 are allowable on the grounds that they are dependent upon claims 50 and 54, which Applicant believes are allowable based on the amendments contained herein. Therefore, Applicant respectfully requests that new claims 57-90 be allowed at this time.

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CONCLUSION

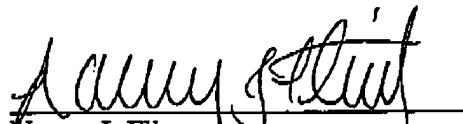
Applicant respectfully submit that claims 50-54 and 57-90 are in condition for allowance and earnestly solicits the same in view of the amendments and remarks made herein. This Response and Amendment has been filed within three months of the mailing date of the Office Action of June 2, 2004, and Applicants believe that no fees are due. If any fees are determined to be due, the Commissioner is authorized to charge these fees to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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